

Fill in this information to identify the case:	
Debtor 1	Cecil Linwood Alston
Debtor 2 (Spouse, if filing)	Phyllis Nettles Alston
United States Bankruptcy Court for the: Middle District of North Carolina	
(State)	
Case number	13-81575

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust	Court claim no. (if known): 10
Last 4 digits of any number you use to identify the debtor's account:	7 6 4 5	
Property address:	402 E 7th Street Number Street	
	Chatham City	NC State
	27344 ZIP Code	

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 03 / 01 / 2019
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: / /
MM / DD / YYYY

Debtor 1 Cecil Linwood Alston
 First Name Middle Name Last Name

Case number (if known) 13-81575

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 s/ Mark A. Baker
 Signature

Date 03/04/2019

Print Mark A. Baker
 First Name Middle Name Last Name

Title Attorney for Creditor

Company MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260
 Number 3550 Street Engineering Drive, Suite 260

Peachtree Corners, GA 30092
 City Peachtree Corners State GA ZIP Code 30092

Contact phone (404) 474-7149

Email mbaker@mtglaw.com

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **RESPONSE TO NOTICE OF FINAL CURE** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Via U.S. Mail

Cecil Linwood Alston
403 E. 7th Street
Siler City, NC 27344

Phyllis Nettles Alston
403 E. 7th Street
Siler City, NC 27344

Via electronic service:

Virginia B. Collins
Attorney at Law
P. O. Box 1059
Pittsboro, NC 27312

Richard M. Hutson, II
Durham Chapter 13 Office
302 East Pettigrew St., Suite B-140
P. O. Box 3613
Durham, NC 27702

This 4th day of March, 2019.

/s/ Mark A. Baker

Mark A. Baker, (ASB 2459-E57M)
McMICHAEL TAYLOR GRAY, LLC
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: (404) 474-7149
Facsimile: (404) 745-8121
E-mail: mbaker@mtglaw.com